

Information to identify the case:

Debtor 1	James A Buck	Social Security number or ITIN	xxx-xx-4662
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 13-22607-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James A Buck

8/5/16

By the court: Andrew B. Altenburg Jr.
Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James A Buck
 Debtor

Case No. 13-22607-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db +James A Buck, 317 Holly Ave, Woodbury Heights, NJ 08097-1116
 cr +Banco Popular North America, 9600 W. Bryn Mawr, Rosemont, IL 60018-5221
 cr +Carol Buck, 13 Turtle Creek Drive, Mullica Hill, NJ 08062-2808
 cr +Toyota Motor Credit Corp, c/o Buckley Madole PC, 99 Wood Ave South #803,
 Iselin, NJ 08830-2713
 514163153 Allied Interstate, PO Box 631474, Columbus, OH 43236
 513991077 +Banco Popular North America, 9600 W. Bryn Mawr, Des Plaines, IL 60018-5221
 516113060 ERC/T-Mobile, PO BOX 23870, Jacksonville FL 32241-3870
 514163152 +Emergency Care Services of NJ, c/o HRRG, PO Box 5406, Cincinnati OH 45273-0001
 516201802 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Management, LLC, 1130 Northchase Pkwy,
 Marietta, GA 30067)
 513991079 +Gloucester County Surgical, 163 Bridgeton Pike, Mullica Hill, NJ 08062-2669
 516182537 +MRS Associates, 1930 Olney, Cherry Hill, NJ 08003-2016
 513991080 +Meadowview Landscaping, LLC, c/o Ronald MacFarland, Esq., 1778 Route 47, PO Box 542,
 Woodbine, NJ 08270-0542
 514163148 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NationStar Mortgage, PO Box 630267, Irving, TX 75063)
 514273500 +Popular Community Bank f/k/a Banco Popular, Rosner Nocera and Ragone LLP, 61 Broadway,
 Suite 1900, New York NY 10006-2706
 514163151 Rosner Nocera & Ragone, LLP, 61 Broadway, Ste. 1900, New York, NY 10006-2706
 514200476 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 516200324 SureRecovery PO Box 818, Jackson, NJ 08527-0818., Focus 1130 Northchase Pkwy, Marietta, GA

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: QJDMARCHAND.COM Aug 05 2016 22:33:00 Joseph Marchand, Esq.,
 117-119 West Broad Street, PO Box 298, Bridgeton, NJ 08302-0228
 tr +EDI: QJDMARCHAND.COM Aug 05 2016 22:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 05 2016 22:40:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 05 2016 22:40:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513991075 EDI: AMEREXPR.COM Aug 05 2016 22:34:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 514245252 EDI: BECKLEE.COM Aug 05 2016 22:33:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 513991076 +EDI: BANKAMER.COM Aug 05 2016 22:34:00 BAC Home Loans, 450 American Street, #SV416,
 Simi Valley, CA 93065-6285
 516112844 +E-mail/Text: clientrep@capitalcollects.com Aug 05 2016 22:41:33 Capitol Collections,
 PO BOX 150, West Berlin, NJ 08091-0150
 513991078 EDI: RMSC.COM Aug 05 2016 22:34:00 GE Capital, PO Box 960061, Orlando, FL 32896-0061
 514163149 +EDI: TDBANKNORTH.COM Aug 05 2016 22:34:00 TD Bank, NA, Operations Center, PO Box 1377,
 Lewiston ME 04243-1377
 514163150 EDI: TFSR.COM Aug 05 2016 22:35:00 Toyota Motor Credit Corporation, PO Box 8026,
 Cedar Rapids IA 52408
 514016101 EDI: TFSR.COM Aug 05 2016 22:35:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026
 513991082 EDI: WFFC.COM Aug 05 2016 22:34:00 Wells Fargo Bank, PO Box 5058, MAC: P6053-021,
 Portland, OR 97208-5058

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516264985* American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 513991081* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: Aug 05, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2016 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor James A Buck cboyle@mpadlaw.com,
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com;
kshaffer@marcuslaw.net
Charles G. Wohlrab on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF BANK OF AMERICA FUNDING CORPORATION 2009-FT1 TRUST, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2009-FT1 cwohlab@logs.com, njbankruptcynotifications@logs.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corp
nj_ecf_notices@buckleymadole.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net,
jmarchand@comcast.net
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Peter A. Ragone on behalf of Creditor Banco Popular North America pragone@rnrlawgroup.com,
info@rnrlawgroup.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Thomas G. Egner on behalf of Debtor James A Buck tegner@mpadlaw.com,
kgresh@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com
William Mackin on behalf of Creditor Carol Buck wmackin@shermansilverstein.com,
ign@shermansilverstein.com

TOTAL: 12